

United States Bankruptcy Court  
Middle District of FloridaIn re:  
Carmen M. Torres  
DebtorCase No. 16-07190-CCJ  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-6

User: badrienne  
Form ID: B18Page 1 of 1  
Total Noticed: 16

Date Rcvd: Feb 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2017.

db +Carmen M. Torres, 11964 Ottawa Ave., Orlando, FL 32837-7737  
 auc +Robert H Ewald, Ewald Enterprises, Inc., 12472 Lake Underhill Road, Suite 312,  
 Orlando, FL 32828-7144  
 crcmch +World Omni Financial Corp., c/o Angelo M. Castaldi, Esquire, 110 SE 6th Str, 15th Flr,  
 Fort Lauderdale, FL 33301-5004  
 26581692 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 26581693 +Erica L. Torres, 11964 Ottawa Ave., Orlando, FL 32837-7737  
 26581697 +World Omni Financial, 6150 Omni Park Dr, Mobile, AL 36609-5195

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QRETHOMAS.COM Feb 07 2017 22:28:00 Robert E Thomas, Post Office Box 5075,  
 Winter Park, FL 32793-5075  
 26581690 +EDI: AMEREXPR.COM Feb 07 2017 22:28:00 Amex, Correspondence, Po Box 981540,  
 ElPaso, TX 79998-1540  
 26581691 +EDI: CAPITALONE.COM Feb 07 2017 22:28:00 Capital One, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 26581688 EDI: FLDEPREV.COM Feb 07 2017 22:28:00 Florida Department of Revenue, Bankruptcy Unit,  
 Post Office Box 6668, Tallahassee FL 32314-6668  
 26581689 EDI: IRS.COM Feb 07 2017 22:28:00 Internal Revenue Service, Post Office Box 7346,  
 Philadelphia PA 19101-7346  
 26581687 +E-mail/Text: Bankruptcy@octaxcol.com Feb 07 2017 22:37:26 Orange County Tax Collector,  
 PO Box 545100, Orlando FL 32854-5100  
 26712048 +EDI: STF1.COM Feb 07 2017 22:28:00 SunTrust Bank, Attn: Support Services,  
 P.O. Box 85092, Richmond, VA 23286-0001  
 26581694 +E-mail/Text: bankruptcymortgage@suntrust.com Feb 07 2017 22:37:54 Suntrust,  
 P.O. Box 305053, Nashville, TN 37230-5053  
 26581695 +EDI: STF1.COM Feb 07 2017 22:28:00 Suntrust Bk Central Fl, Po Box 4986,  
 Orlando, FL 32802-4986  
 26581696 +EDI: RMSC.COM Feb 07 2017 22:28:00 Synchrony Bank/TJX, Po Box 965064,  
 Orlando, FL 32896-5064

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2017 at the address(es) listed below:

Angelo M Castaldi on behalf of Cred. Comm. Chair World Omni Financial Corp.  
 axm@trippscott.com, bankruptcy@trippscott.com  
 Jose E Lopez on behalf of Debtor Carmen M. Torres jlopez@lawyerap.com,  
 JJones@KELAttorneys.com; KMountz@KELAttorneys.com; MFernandez@KELAttorneys.com; EGuillen@KELAttorneys.com  
 Robert E Thomas rthomastrustee@gmail.com, rthomas@ecf.epiqsystems.com  
 United States Trustee - ORL7/13 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 4

Form B18 (Official Form 18)(12/07)

**United States Bankruptcy Court**

Middle District of Florida

**Case No. 6:16-bk-07190-CCJ**

**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carmen M. Torres  
aka Carmen Pena, aka Carmen Torres, aka  
Carmen Maria Pena, aka Carmen Maria  
Torres, aka Carmen M Pena  
11964 Ottawa Ave.  
Orlando, FL 32837

Social Security No.:

xxx-xx-1530

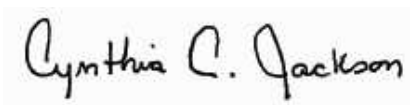
Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).



Dated: February 7, 2017

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Cynthia C. Jackson  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**